

# MARSHALL DENNEHEY WARNER COLEMAN & GOGGIN

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## PENNSYLVANIA

Allentown  
Doylestown  
Erie  
Harrisburg  
King of Prussia  
Philadelphia  
Pittsburgh  
Scranton

## NEW JERSEY

Cherry Hill  
Roseland

## DELAWARE

Wilmington

## OHIO

Cincinnati  
Cleveland

## FLORIDA

Ft. Lauderdale  
Jacksonville  
Orlando  
Tampa

## NEW YORK

Long Island  
New York City  
Westchester

May 25, 2018

Via Email: [Idtheft@oag.state.md.us](mailto:Idtheft@oag.state.md.us)

Attorney General Brian E. Frosh

Office of the Attorney General

Attn: Security Breach Notification

200 St. Paul Place

Baltimore, MD 21202

**RE: Abod & Caruso, LLC**  
**Our File No. 04949.00125**

Dear Attorney General Frosh:

Pursuant to Maryland Code Ann., Com. Law § 14-3504(h), we are writing to notify you of a data security incident involving 1,080 Maryland residents. We are submitting this notification on behalf of our client, Abod & Caruso, LLC.

### Nature Of The Security Breach

Abod & Caruso is a law firm based in Gaithersburg, Maryland. On April 2, 2018, Abod & Caruso became aware that a hard drive containing information on closed client files was accessed without authorization on that date. As a result, some of the personal information belonging to Maryland residents may have been exposed to others, including first and last names, home addresses, social security numbers and/or alien registration numbers.

The residents involved in this incident were forwarded letters notifying them of this incident on May 17, 2018. A copy of the form letter is attached hereto.

### Steps Taken Relating To The Incident

Upon discovering the incident, Abod & Caruso immediately had the device that was accessed taken off-line so that the files contained on the device could no longer be accessed. Abod & Caruso's forensic information technology personnel analyzed the compromised device and conducted an internal root-cause analysis to determine how this incident occurred and who was impacted. The analysis to date has revealed that

unauthorized access occurred but Abod & Caruso has found no evidence that any personal information was in fact compromised or taken.

To prevent a similar incident from happening in the future, Abod & Caruso engaged an independent computer forensic firm to ensure that its internal systems are secure. Abod & Caruso is also in the process of reviewing its internal policies and data management protocols and has implemented enhanced security measures. All employees will be retrained on cybersecurity and privacy best practices.

Abod & Caruso has also arranged to have Experian monitor the affected individuals' credit for one year at no cost to them through its IdentityWorks<sup>SM</sup> credit monitoring services.

Should you need additional information regarding this matter, please contact me.

Very truly yours,

DAVID J. SHANNON

DJS:jl  
Encl.

**ABOD & CARUSO, LLC**  
Attorneys and Counselors at Law  
18524 Office Park Drive  
Gaithersburg, MD 20882  
Telephone: (202)462-9701  
Facsimile: (202)609-9921

DATE

NAME

STREET ADDRESS

CITY, STATE and ZIP

Dear [NAME],

Our firm represents individuals in various legal matters. The privacy and protection of our client's, and your information, is a matter that we take very seriously. We are writing to inform you of a data incident at Abod & Caruso, LLC that may involve some of your personal information.

**What Happened**

On April 2, 2018, a hard drive containing information on closed client files was accessed without authorization. The device that was accessed was immediately taken off-line however some files contained on the device could have been accessed during this brief period. Your personal information may have been in these files.

**What Information Was Involved**

Based on our investigation into this matter, we have determined that the personal information which may have been accessed includes first and last names, home addresses, social security numbers and/or alien registration numbers.

**What We Are Doing**

Immediately after the incident was discovered, we conducted an internal root-cause analysis to determine how this incident occurred and who was impacted. Our analysis to date has determined that an unauthorized access occurred but we have found no evidence that any personal information was in fact compromised or taken.

To prevent a similar incident from happening in the future, we have engaged an independent computer forensic firm to ensure that our internal systems are secure. Our forensic information technology personnel analyzed the compromised device and immediately removed it from our computer system. We are also in the process of reviewing internal policies and data management protocols and have implemented enhanced security measures. All employees will be retrained on cybersecurity and privacy best practices.

**What we are doing to protect your information:**

To help protect your identity, we are offering a complimentary one-year membership of Experian's® IdentityWorks<sup>SM</sup>. This product provides you with superior identity detection and resolution of identity theft. To activate your membership and start monitoring your personal information please follow the steps below:

- Ensure that you enroll by: **August 31, 2018** (Your code will not work after this date.)
- Visit the Experian IdentityWorks website to enroll: [www.experianidworks.com/3bcredit](http://www.experianidworks.com/3bcredit)
- Provide your activation code: **[CODE]**

If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at **877.890.9332** by **August 31, 2018**. Be prepared to provide engagement number # **DB06833** as proof of eligibility for the identity restoration services by Experian.

**ADDITIONAL DETAILS REGARDING YOUR 12-MONTH EXPERIAN IDENTITYWORKS MEMBERSHIP:**

A credit card is not required for enrollment in Experian IdentityWorks.

You can contact Experian **immediately** regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.\*
- **Credit Monitoring:** Actively monitors Experian file for indicators of fraud.
- **Identity Restoration:** Identity Restoration agents are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARE™:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **Up to \$1 Million Identity Theft Insurance\*\*:** Provides coverage for certain costs and unauthorized electronic fund transfers.

If you believe there was fraudulent use of your information and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent at 877.890.9332. If, after discussing your situation with an agent, it is determined that Identity Restoration support is needed, then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

Please note that this Identity Restoration support is available to you for one year from the date of this letter and does not require any action on your part at this time. The Terms and Conditions for this offer are located at [www.ExperianIDWorks.com/restoration](http://www.ExperianIDWorks.com/restoration). You will also find self-help tips and information about identity protection at this site.

We sincerely apologize for this incident and regret any inconvenience it may cause you. Should you have questions or concerns regarding this matter, please do not hesitate to contact us at (202) 462-9701.

Sincerely,



Curtis P. Abod

Member

Abod & Caruso, LLC

\* Offline members will be eligible to call for additional reports quarterly after enrolling

\*\* Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. (AIG). The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions

#### **Information about Identity Theft Prevention**

We recommend that you regularly review statements from your accounts and periodically obtain your credit report from one or more of the national credit reporting companies. You may obtain a free copy of your credit report online at [www.annualcreditreport.com](http://www.annualcreditreport.com), by calling toll-free 1-877-322-8228, or by mailing an Annual Credit Report Request Form (available at [www.annualcreditreport.com](http://www.annualcreditreport.com)) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281. You may also purchase a copy of your credit report by contacting one or more of the three national credit reporting agencies listed below.

**Equifax:** P.O. Box 740241, Atlanta, Georgia 30374-0241, 1-800-685-1111, [www.equifax.com](http://www.equifax.com)  
**Experian:** P.O. Box 9532, Allen, TX 75013, 1-888-397-3742, [www.experian.com](http://www.experian.com)  
**TransUnion:** P.O. Box 1000, Chester, PA 19022, 1-800-888-4213, [www.transunion.com](http://www.transunion.com)

When you receive your credit reports, review them carefully. Look for accounts or creditor inquiries that you did not initiate or do not recognize. Look for information, such as home address and Social Security number, that is not accurate. If you see anything you do not understand, call the credit reporting agency at the telephone number on the report.

We recommend you remain vigilant with respect to reviewing your account statements and credit reports, and promptly report any suspicious activity or suspected identity theft to the proper law enforcement authorities, including local law enforcement, your state's attorney general and/or the Federal Trade Commission ("FTC"). You may contact the FTC or your state's regulatory authority to obtain additional information about avoiding identity theft.

**Federal Trade Commission**, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580, 1-877-IDTHEFT (438-4338), [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft)

**For residents of Maryland:** You may also obtain information about preventing and avoiding identity theft from the Maryland Office of the Attorney General: **Maryland Office of the Attorney General**, Consumer Protection Division 200 St. Paul Place, Baltimore, MD 21202, 1-888-743-0023, [www.oag.state.md.us](http://www.oag.state.md.us)

**For residents of North Carolina:** You may also obtain information about preventing and avoiding identity theft from the North Carolina Attorney General's Office: **North Carolina Attorney General's Office**, Consumer Protection Division, 9001 Mail Service Center, Raleigh, NC 27699-9001, 1-877-5-NO-SCAM, [www.ncdoj.gov](http://www.ncdoj.gov)

You may want to order copies of your credit reports and check for any bills that you do not recognize. If you find anything suspicious, call the credit reporting agency at the phone number on the report. Keep a copy of this notice for your records in case of future problems with your records. If you are a California resident, we suggest that you visit the web site of the California Office of Privacy Protection at [www.privacy.ca.gov](http://www.privacy.ca.gov) to find more information about your privacy.

**Fraud Alerts:** There are also two types of fraud alerts that you can place on your credit report to put your creditors on notice that you may be a victim of fraud: an initial alert and an extended alert. You may ask that an initial fraud alert be placed on your credit report if you suspect you have been, or are about to be, a victim of identity theft. An initial fraud alert stays on your credit report for at least 90 days. You may have an extended alert placed on your credit report if you have already been a victim of identity theft with the appropriate documentary proof. An extended fraud alert stays on your credit report for 7 years. You can place a fraud alert on your credit report by calling the toll-free fraud number of any of the three national credit reporting agencies listed below.

**Equifax:** 1-888-766-0008, [www.equifax.com](http://www.equifax.com)  
**Experian:** 1-888-397-3742, [www.experian.com](http://www.experian.com)  
**TransUnion:** 1-800-680-7289, [fraud.transunion.com](http://fraud.transunion.com)

**Credit Freezes:** You may have the right to put a credit freeze, also known as a security freeze, on your credit file, so that no new credit can be opened in your name without the use of a PIN number that is issued to you when you initiate a freeze. A credit freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a credit freeze, potential creditors and other third parties will not be able to get access to your credit report unless you temporarily lift the freeze. Therefore, using a credit freeze may delay your ability to obtain credit. In addition, you may incur fees to place, lift and/or remove a credit freeze. Credit freeze laws vary from state to state. The cost of placing, temporarily lifting, and removing a credit freeze also varies by state, generally \$5 to \$20 per action at each credit reporting company. *Unlike a fraud alert, you must separately place a credit freeze on your credit file at each credit reporting company.* Since the instructions for how to establish a credit freeze differ from state to state, please contact the three major credit reporting companies as specified below to find out more information:

**Equifax:** P.O. Box 105788, Atlanta, GA 30348, [www.equifax.com](http://www.equifax.com)  
**Experian:** P.O. Box 9554, Allen, TX 75013, [www.experian.com](http://www.experian.com)  
**TransUnion LLC:** P.O. Box 2000, Chester, PA, 19022-2000, [freeze.transunion.com](http://freeze.transunion.com)

You can obtain more information about fraud alerts and credit freezes by contacting the FTC or one of the national credit reporting agencies listed above.